



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [COLUMBIA BANKING SYSTEM, INC.](#)

**City/State** [TACOMA, WA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [20,965,562](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COLUMBIA BANKING SYSTEM, INC.](#)

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[TACOMA, WA 98402](#)

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## Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
Average assets (\$000) .....	21,026,741			16,891,682			18,437,564			15,396,713			13,347,792			
Net income (\$000) .....	57,522			51,853			202,820			154,244			194,451			
Number of BHCs in peer group .....	134			133			130			128			125			
	BHC	Peer # 1	Pct													
<b>Earnings and Profitability:</b>																
<b>Percent of Average Assets</b>																
Net interest income (tax equivalent) .....	2.86	2.55	69	3.03	2.67	74	2.97	2.60	77	3.35	2.77	85	3.84	3.01	86	
+ Non-interest income .....	0.46	0.97	22	0.55	1.13	23	0.50	1.04	21	0.56	1.21	23	0.71	1.32	23	
- Overhead expense .....	2.01	2.18	45	1.98	2.28	31	1.98	2.17	38	2.21	2.57	34	2.63	2.69	53	
- Provision for credit losses .....	-0.14	0.04	9	0.02	-0.12	73	0.03	-0.09	80	0.50	0.51	55	0.03	0.15	18	
+ Securities gains (losses) .....	0	0	43	0	0.01	32	0	0.01	56	0.02	0.02	62	0.02	0.01	79	
+ Other tax equivalent adjustments .....	0	0	4	-0.01	0	2	-0.01	0	3	-0.01	0	2	-0.01	0	0	
= Pretax net operating income (tax equivalent) .....	1.45	1.35	61	1.57	1.78	40	1.45	1.66	34	1.30	1.04	68	1.90	1.56	78	
Net operating income .....	1.09	1.03	59	1.23	1.36	41	1.10	1.26	32	1	0.81	68	1.46	1.19	79	
Net income .....	1.09	1.02	59	1.23	1.35	42	1.10	1.26	32	1	0.82	67	1.46	1.19	79	
Net income (Subchapter S adjusted) .....					1.74			1.78			1.97			1.18		1.17
<b>Percent of Average Earning Assets</b>																
Interest income (tax equivalent) .....	3.51	2.96	84	3.32	3.18	57	3.49	3.06	75	3.78	3.55	65	4.56	4.41	63	
Interest expense .....	0.05	0.20	5	0.05	0.29	4	0.05	0.25	4	0.13	0.52	3	0.30	1.08	3	
Net interest income (tax equivalent) .....	3.46	2.75	90	3.27	2.88	72	3.44	2.80	86	3.66	3.01	86	4.25	3.33	84	
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																
Net loan and lease losses / Average loans and leases .....	0.03	0.09	45	0	0.16	14	0.01	0.11	15	0.15	0.27	44	0.03	0.21	17	
Earnings coverage of net loan and lease losses (X) .....	78.80	38.54	77	1,382.63	25.70	98	267.19	39.72	93	19.07	22.91	62	84.69	24.40	89	
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.37	1.20	70	1.53	1.49	60	1.46	1.23	74	1.58	1.58	57	0.96	0.83	66	
Allowance for loan and lease losses / Total loans and leases .....	1.37	1.17	71	1.53	1.47	61	1.46	1.20	75	1.58	1.55	59	0.96	0.81	67	
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.17	0.47	11	0.35	0.70	20	0.22	0.49	18	0.37	0.71	20	0.38	0.57	31	
30–89 days past due loans and leases / Total loans and leases .....	0.09	0.32	13	0.15	0.33	26	0.07	0.32	8	0.30	0.39	47	0.28	0.43	36	
<b>Liquidity and Funding</b>																
Net noncore funding dependence .....	-3.53	-1.97	46	-3.89	-0.51	44	-2.71	-2.33	51	-1.82	3.20	40	9.16	14.45	35	
Net short-term noncore funding dependence .....	-4.05	-6.65	54	-4.43	-6.88	59	-3.28	-7.71	63	-2.46	-4.76	55	8.45	3.38	61	
Net loans and leases / Total assets .....	50.64	59.31	21	55.11	60.99	27	50.11	58.67	22	56.11	61.58	25	61.63	63.77	33	
<b>Capitalization</b>																
Tier 1 leverage ratio .....	8.64	9.06	37	8.84	9.15	42	8.55	8.98	39	8.86	9.13	43	10.17	9.76	65	
Holding company equity capital / Total assets .....	11.26	10.29	64	13.12	10.72	83	12.36	10.71	76	14.16	11.16	87	15.34	12.43	84	
Total equity capital (including minority interest) / Total assets .....	11.26	10.40	62	13.12	10.85	83	12.36	10.82	75	14.16	11.29	86	15.34	12.57	83	
Common equity tier 1 capital / Total risk-weighted assets .....	12.88	12.21	67	13.09	12.57	64	13.01	12.42	66	12.88	12.38	64	12.45	12.17	61	
Net loans and leases / Equity capital (X) .....	4.50	5.82	24	4.20	5.73	19	4.05	5.53	20	3.96	5.58	16	4.02	5.21	23	
Cash dividends / Net income .....	40.74	33.45	63	38.69	23.13	77	41.34	28.27	79	62.38	42.30	80	52.59	33.12	83	
Cash dividends / Net income (Subchapter S adjusted) .....					28.47			14.81			3.14			-0.65		-12.02
<b>Growth Rates</b>																
Assets .....	20.93	9.35	82	23.49	16.49	70	26.30	10.50	88	17.79	16.68	58	7.52	9.26	56	
Equity capital .....	3.77	4.03	61	2.78	9.13	20	10.27	7.46	74	8.69	6.99	65	6.21	10.49	39	
Net loans and leases .....	11.12	6.29	71	8.31	7.22	59	12.80	3.36	82	7.23	9.07	51	4.39	9.10	34	
Noncore funding .....	15.94	-10.65	84	-75.92	-25.09	1	22.38	-14.79	90	-79	-12.18	0	105.23	6.59	96	
<b>Parent Company Ratios</b>																
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36	
Long-term debt / Equity capital .....	0.42	11.08	26	1.54	11.33	28	0.39	10.95	25	1.49	13.56	24	1.63	13.04	30	
Equity investment in subsidiaries / Equity capital .....	100.44	103.47	42	101.15	102.85	43	100.30	103.22	41	100.95	102.81	40	100.08	103.22	37	
Cash from ops + noncash items + op expense / Op expense + dividends .....	109.33	125.04	48	96.75	98.58	43	136.76	154.48	47	99.92	147.24	22	166.55	190.27	47	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	108,106	101,666	422,800	432,742	453,840	6.33	43.17
Income from lease financing receivables.....	29	1	110	4	23	2800.00	
Fully taxable income on loans and leases.....	106,272	99,551	414,425	423,450	442,946	6.75	44.21
Tax-exempt income on loans and leases.....	1,863	2,116	8,485	9,296	10,917	-11.96	2.53
Estimated tax benefit on income on loans and leases.....	1,027	1,049	5,378	4,695	6,660	-2.08	-27.69
Income on loans and leases (tax equivalent).....	109,162	102,716	428,288	437,441	460,523	6.28	41.90
Investment interest income (tax equivalent).....	42,845	26,852	126,456	94,691	85,830	59.56	172.12
Interest on balances due from depository institutions.....	295	152	955	660	1,312	94.08	1452.63
Interest income on other earning assets.....	95	89	327	1,286	1,317	6.74	163.89
Total interest income (tax equivalent).....	152,397	129,809	556,026	534,078	548,982	17.40	64.35
Interest on time deposits of \$250K or more .....	26	91	426	432	1,033	-71.43	136.36
Interest on time deposits < \$250K.....	62	110	209	922	1,384	-43.64	-24.39
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	1,699	1,280	5,529	7,990	19,702	32.73	145.52
Interest on other borrowings and trading liabilities.....	146	94	428	6,459	12,529	55.32	-58.76
Interest on subordinated debt and mandatory convertible securities .....	144	468	1,932	1,871	1,871	-69.23	
Total interest expense.....	2,077	2,043	8,524	17,674	36,519	1.66	82.35
Net interest income (tax equivalent).....	150,320	127,766	547,502	516,404	512,463	17.65	64.12
Non-interest income.....	24,341	23,332	91,618	86,336	95,145	4.32	3.38
Adjusted operating income (tax equivalent) .....	174,661	151,098	639,120	602,740	607,608	15.59	51.70
Overhead expense.....	105,878	83,614	364,988	339,820	351,453	26.63	53.30
Provision for credit losses.....	-7,300	700	5,000	77,700	3,493		
Securities gains (losses) .....	0	0	314	3,285	2,132		
Other tax equivalent adjustments .....	-171	-466	-1,916	-1,870	-1,772		
Pretax net operating income (tax equivalent).....	76,036	66,351	267,417	200,048	253,048	14.60	70.99
Applicable income taxes .....	15,605	12,548	53,689	38,148	47,161	24.36	47.59
Tax equivalent adjustments .....	2,909	1,950	10,908	7,656	11,436	49.18	-38.04
Applicable income taxes (tax equivalent).....	18,514	14,498	64,597	45,804	58,597	27.70	21.26
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	57,522	51,853	202,820	154,244	194,451	10.93	97.00
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	57,522	51,853	202,820	154,244	194,451	10.93	97.00
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	57,522	51,853	202,820	154,244	194,451	10.93	97.00
Investment securities income (tax equivalent).....	42,845	26,852	126,456	94,691	85,830	59.56	172.12
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,219	936	3,649	3,367	5,759	30.24	-9.10
Mortgage-backed securities .....	33,089	19,399	93,171	69,531	59,178	70.57	253.67
All other securities .....	8,537	6,517	29,636	21,793	20,893	30.99	69.12
Cash dividends declared.....	23,435	20,061	83,841	96,215	102,265	16.82	83.20
Common .....	23,435	20,061	83,841	96,215	102,265	16.82	83.20
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.90	2.75	60	3.07	2.96	59	3.02	2.85	63	3.47	3.27	65	4.11	4	60
Less: Interest expense .....	0.04	0.19	5	0.05	0.27	3	0.05	0.23	4	0.11	0.48	3	0.27	0.98	4
Equals: Net interest income (tax equivalent) .....	2.86	2.55	69	3.03	2.67	74	2.97	2.60	77	3.35	2.77	85	3.84	3.01	86
Plus: Non-interest income .....	0.46	0.97	22	0.55	1.13	23	0.50	1.04	21	0.56	1.21	23	0.71	1.32	23
Equals: adjusted operating income (tax equivalent) .....	3.32	3.56	41	3.58	3.87	37	3.47	3.70	35	3.91	4.04	44	4.55	4.41	61
Less: Overhead expense .....	2.01	2.18	45	1.98	2.28	31	1.98	2.17	38	2.21	2.57	34	2.63	2.69	53
Less: Provision for credit losses .....	-0.14	0.04	9	0.02	-0.12	73	0.03	-0.09	80	0.50	0.51	55	0.03	0.15	18
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	42	0	0.01	33	0	0.01	55	0.02	0.02	62	0.02	0.01	79
Plus: other tax equivalent adjustments .....	0	0	4	-0.01	0	2	-0.01	0	3	-0.01	0	2	-0.01	0	0
Equals: Pretax net operating income (tax equivalent) .....	1.45	1.35	61	1.57	1.78	40	1.45	1.66	34	1.30	1.04	68	1.90	1.56	78
Less: Applicable income taxes (tax equivalent) .....	0.35	0.31	61	0.34	0.40	30	0.35	0.38	44	0.30	0.23	68	0.44	0.36	77
Less: Minority interest .....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	1.09	1.03	59	1.23	1.36	41	1.10	1.26	32	1	0.81	68	1.46	1.19	79
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.09	1.02	59	1.23	1.35	42	1.10	1.26	32	1	0.82	67	1.46	1.19	79
Memo: Net income (last four quarters) .....	1.07	1.17	38	1.19	1.07	62	1.10	1.26	32	1	0.82	67	1.46	1.19	79
Net income-BHC and noncontrolling (minority) interest .....	1.09	1.04	59	1.23	1.37	42	1.10	1.27	32	1	0.83	67	1.46	1.20	78
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	82.58	93.16	0	92.58	93.08	43	86.40	93.08	1	91.67	92.32	41	90.27	91.05	37
Average interest-bearing funds / Average assets .....	45.13	60.43	5	43.32	62.97	2	43.30	61.99	2	43.54	64.06	2	44.77	65.57	3
Interest income (tax equivalent) / Average earning assets .....	3.51	2.96	84	3.32	3.18	57	3.49	3.06	75	3.78	3.55	65	4.56	4.41	63
Interest expense / Average earning assets .....	0.05	0.20	5	0.05	0.29	4	0.05	0.25	4	0.13	0.52	3	0.30	1.08	3
Net interest income (tax equivalent) / Average earning assets .....	3.46	2.75	90	3.27	2.88	72	3.44	2.80	86	3.66	3.01	86	4.25	3.33	84
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.09	3.88	67	4.29	4.05	66	4.36	4.01	74	4.65	4.27	71	5.35	5.09	73
Interest-bearing bank balances .....	0.17	0.18	34	0.11	0.10	61	0.15	0.14	76	0.16	0.27	18	5.07	2.04	97
Federal funds sold and reverse repos .....		0.28			0.26			0.25			0.68			2.44	
Trading assets .....		0.43			0.39			0.45			0.60			0.99	
Total earning assets .....	3.44	2.93	82	3.26	3.15	53	3.41	3.04	74	3.72	3.51	60	4.45	4.36	57
Investment securities (tax equivalent) .....	2.95	1.78	97	2.06	1.84	66	2.47	1.77	88	2.40	2.25	65	2.73	2.76	48
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.57	1.09	15	0.55	1.30	14	0.49	1.14	15	0.67	1.75	9	1.42	2.32	9
Mortgage-backed securities .....	2.15	1.67	90	1.94	1.60	78	1.85	1.57	81	2.36	2.05	79	2.57	2.61	46
All other securities .....	3.24	2.75	68	3.52	2.93	75	3.60	2.81	78	4.05	3.24	79	4.17	4.06	71
Interest-bearing deposits .....	0.08	0.16	23	0.08	0.26	12	0.08	0.21	18	0.15	0.53	5	0.41	1.10	8
Time deposits of \$250K or more .....	0.07	0.48	4	0.34	0.82	8	0.36	0.66	19	0.37	1.42	2	0.93	1.96	5
Time deposits < \$250K .....	0.09	0.44	5	0.19	0.78	2	0.09	0.62	2	0.39	1.36	3	0.48	1.82	3
Other domestic deposits .....	0.08	0.13	34	0.08	0.17	22	0.07	0.15	27	0.14	0.36	10	0.40	0.93	8
Foreign deposits .....		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.17	0.16	66	0.17	0.18	68	0.17	0.17	67	0.43	0.62	43	1.77	1.86	47
Other borrowed funds and trading liabilities .....	0.39	1.14	20	0.38	1.38	18	0.40	1.27	23	1.53	1.50	51	2.27	2.38	42
All interest-bearing funds .....	0.09	0.31	6	0.11	0.42	6	0.11	0.37	7	0.26	0.74	6	0.61	1.49	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		24,341		23,332		91,618		86,336		95,145		
Fiduciary activities income .....		1,946		1,530		6,406		5,825		5,693		
Service charges on deposit accounts - domestic .....		6,937		5,954		25,549		24,379		27,034		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		2,789		1,947		9,460		8,125		13,189		
Insurance activities revenue.....		39		23		394		134		138		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		548		603		1,885		1,053		1,133		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		1,849		3,571		11,670		14,077		12,708		
Other non-interest income.....		10,233		9,704		36,254		32,743		35,250		
Total overhead expenses .....		105,878		83,614		364,988		339,820		351,453		
Personnel expense.....		63,214		51,818		224,622		210,201		213,618		
Net occupancy expense.....		10,561		8,728		36,950		34,809		34,045		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,288		1,924		7,986		8,724		10,479		
Other operating expenses.....		29,815		21,144		95,430		86,086		93,311		
Fee income on mutual funds and annuities.....		1,530		1,231		5,803		5,494		10,754		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		2,188		2,086		2,170		2,091		2,162		
Average personnel expense per employee.....		28.89		24.84		103.51		100.53		98.81		
Average assets per employee.....		9,610.03		8,097.64		8,496.57		7,363.33		6,173.82		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....		6.29	2.26	86	5.28	2.10	83	6.33	2.17	88	6.36	2.02
Overhead expenses / Net Interest Income + non-interest income .....		61.71	61.09	53	56.24	59.31	34	58.28	59.28	41	57.28	62.28
<b>Percent of Average Assets</b>												
Total overhead expense .....		2.01	2.18	45	1.98	2.28	31	1.98	2.17	38	2.21	2.57
Personnel expense.....		1.20	1.21	52	1.23	1.28	48	1.22	1.21	53	1.37	1.30
Net occupancy expense.....		0.20	0.23	35	0.21	0.24	30	0.20	0.23	34	0.23	0.26
Other operating expenses.....		0.61	0.71	43	0.55	0.73	29	0.56	0.72	29	0.62	0.94
Overhead less non-interest income .....		1.55	1.18	82	1.43	1.10	79	1.48	1.10	83	1.65	1.25
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....		60.62	60.59	51	55.34	58.69	33	57.11	58.83	38	56.38	61.82
Personnel expense.....		36.19	33.94	57	34.29	33.28	54	35.15	32.93	62	34.87	32.36
Net occupancy expense.....		6.05	6.43	45	5.78	6.42	39	5.78	6.23	44	5.78	6.58
Other operating expenses.....		18.38	19.35	45	15.27	18.45	33	16.18	19.18	31	15.73	22.28
Total non-interest income .....		13.94	26.24	22	15.44	28.42	21	14.34	27.67	19	14.32	28.83
Fiduciary activities income .....		1.11	2.31	43	1.01	2.15	42	1	2.20	44	0.97	2.09
Service charges on domestic deposit accounts .....		3.97	3.51	57	3.94	3.21	63	4	3.27	61	4.04	3.27
Trading revenue.....		0	0.53	34	0	0.97	24	0	0.62	27	0	1.28
Investment banking fees and commissions.....		1.60	2.33	53	1.29	2.51	47	1.48	2.58	51	1.35	2.46
Insurance activities revenue.....		0.02	0.38	46	0.02	0.38	38	0.06	0.36	50	0.02	0.41
Venture capital revenue.....		0	0.02	43	0	0.02	45	0	0.04	44	0	0.01
Net servicing fees .....		0.31	1.49	48	0.40	0.99	54	0.29	0.60	58	0.17	0.01
Net securitization income .....		0	0	48	0	0.01	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....		1.06	1.74	47	2.36	3.74	47	1.83	3.30	42	2.34	3.92
Other non-interest income.....		5.86	8.92	37	6.42	8.65	40	5.67	9.27	29	5.43	9.65
Overhead less non-interest income .....		46.68	33.42	83	39.90	29.66	79	42.77	30.52	86	42.06	31.93
Applicable income taxes / Pretax net operating income (tax equivalent).....		20.52	20.83	47	18.91	21.04	25	20.08	21.18	34	19.07	18.63
Applicable income tax + TE / Pretax net operating income + TE .....		24.35	22.92	69	21.85	22.74	38	24.16	22.67	71	22.90	21.18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	6,799,326	5,415,758	6,721,479	5,330,854	5,264,031	25.55	83.96	
Commercial and industrial loans .....	2,458,678	2,865,682	2,442,490	2,629,127	2,147,681	-14.20	70.10	
Loans to individuals .....	42,187	31,942	43,027	35,526	43,773	32.07	-2.81	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	430,134	461,725	463,937	489,759	463,358	-6.84	20.37	
Other loans and leases .....	1,033,630	927,387	980,778	968,875	842,340	11.46	47.01	
Less: Unearned income .....	0	0	0	0	0		-100.00	
Loans and leases, net of unearned income .....	10,763,955	9,702,494	10,651,711	9,454,141	8,761,183	10.94	72.74	
Less: Allowance for loan and lease losses .....	146,949	148,294	155,578	149,140	83,968	-0.91	106.91	
Net loans and leases .....	10,617,006	9,554,200	10,496,133	9,305,001	8,677,215	11.12	72.34	
Debt securities that reprice or mature in over 1 year .....	7,574,990	5,396,856	7,912,616	5,121,394	3,654,535	40.36	238.01	
Mutual funds and equity securities .....	1,805	576	1,668	90	102	213.37	-64.41	
Subtotal .....	18,193,801	14,951,632	18,410,417	14,426,485	12,331,852	21.68	116.43	
Interest-bearing bank balances .....	747,334	706,389	671,300	434,867	24,132	5.80	5594.41	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	154,818	99,434	146,710	88,741	91,608	55.70	81.63	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	19,095,953	15,757,455	19,228,427	14,950,093	12,447,592	21.19	124.53	
Non-interest-bearing cash and due from depository institutions .....	225,141	178,096	153,413	218,899	223,541	26.42	32.67	
Premises, fixed assets, and leases .....	227,644	219,244	231,477	222,517	220,059	3.83	57.47	
Other real estate owned .....	381	521	381	553	552	-26.87	-91.57	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	1,416,443	1,180,987	1,332,820	1,192,786	1,187,886	19.94	101.30	
Total assets .....	20,965,562	17,336,303	20,946,518	16,584,848	14,079,630	20.93	120.06	
Quarterly average assets .....	21,026,741	16,891,682	20,857,983	16,477,246	13,750,840	24.48	121.48	
Average loans and leases (YTD) .....	10,665,242	9,586,984	9,830,594	9,409,961	8,611,328	11.25	72.07	
<b>Memoranda</b>								
Loans held-for-sale .....	4,271	26,176	9,774	26,480	17,718	-83.68	31.62	
Loans not held-for-sale .....	10,759,684	9,676,318	10,641,937	9,427,661	8,743,465	11.20	72.76	
Real estate loans secured by 1–4 family .....	1,007,428	761,524	1,023,682	710,061	655,039	32.29	81.85	
Commercial real estate loans .....	5,456,713	4,364,159	5,366,019	4,330,855	4,306,700	25.03	90.83	
Construction and land development .....	409,241	282,533	384,756	268,662	361,177	44.85	33.22	
Multifamily .....	500,629	409,678	495,997	395,896	411,741	22.20	80.28	
Nonfarm nonresidential .....	4,546,843	3,671,948	4,485,266	3,666,297	3,533,782	23.83	99.89	
Real estate loans secured by farmland .....	335,185	290,075	331,778	289,938	302,292	15.55	18.63	
Total investment securities .....	7,731,613	5,496,866	8,060,994	5,210,225	3,746,245	40.65	231.64	
U.S. Treasury securities .....	173,341	0	157,536	0	0			68960.16
US agency securities (excluding mortgage-backed securities) .....	635,659	684,540	713,781	688,226	378,464	-7.14	48.04	
Municipal securities .....	938,965	751,286	997,291	753,572	488,802	24.98	92.67	
Mortgage-backed securities .....	5,932,294	4,060,464	6,143,124	3,768,337	2,878,877	46.10	320.94	
Asset-backed securities .....	49,549	0	47,594	0	0			
Other debt securities .....	0	0	0	0	0			
Mutual funds and equity securities .....	1,805	576	1,668	90	102	213.37	-64.41	
Available-for-sale securities .....	5,527,371	5,496,290	5,910,999	5,210,135	3,746,143	0.57	137.09	
U.S. Treasury securities .....	173,341	0	157,536	0	0			68960.16
US agency securities (excluding mortgage-backed securities) .....	635,659	684,540	713,781	688,226	378,464	-7.14	48.04	
Municipal securities .....	938,965	751,286	997,291	753,572	488,802	24.98	92.67	
Mortgage-backed securities .....	3,729,857	4,060,464	3,994,797	3,768,337	2,878,877	-8.14	164.66	
Asset-backed securities .....	49,549	0	47,594	0	0			
Other debt securities .....	0	0	0	0	0			
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-164,400		-25,722					
Available-for-sale securities appreciation (depreciation) .....	-325,789	78,918	12,959	212,607	43,046			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	955,630	804,676	968,062	861,573	588,573	18.76	133.48	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	8,793,664	7,424,679	8,862,260	6,913,842	5,329,608	18.44	953.22
NOW, ATS and transaction accounts .....	2,791,539	2,097,085	2,693,290	2,010,512	1,351,391	33.12	1708.04
Time deposits less brokered deposits < \$250K .....	274,023	224,507	285,718	226,257	235,816	22.06	183.98
MMDA and other savings accounts .....	6,299,269	4,911,409	6,012,591	4,608,289	3,607,030	28.26	-6.13
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	18,158,495	14,657,680	17,853,859	13,758,900	10,523,845	23.88	132.91
Time deposits of \$250K or more .....	144,372	107,421	160,239	107,686	151,994	34.40	98.56
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	44,212	38,624	86,013	73,859	64,437	14.47	-5.76
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	2,853	139	2,772	163	946,705	1952.52	-68.30
Other borrowings w/remaining maturity over 1 year .....	68,492	73,004	70,962	74,754	69,794	-6.18	956.32
Brokered deposits < \$250K .....	0	5,000	0	5,000	12,259	-100.00	-100.00
Noncore funding .....	259,929	224,188	319,986	261,462	1,245,189	15.94	-26.75
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	20,310	35,046	20,310	35,092	35,277	-42.05	
Other liabilities .....	166,049	144,326	163,621	181,787	115,357	15.05	64.89
Total liabilities .....	18,604,783	15,061,240	18,357,776	14,237,241	11,919,668	23.53	125.46
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0	0	
Common stock .....	1,931,076	1,661,129	1,930,187	1,660,998	1,650,753	16.25	93.17
Common surplus .....	0	0	0	0	0	0	
Retained earnings .....	728,315	607,040	694,227	575,249	519,676	19.98	152.67
Accumulated other comprehensive income .....	-227,778	77,728	35,162	182,194	40,367		
Other equity capital components .....	-70,834	-70,834	-70,834	-70,834	-50,834		
Total holding company equity capital .....	2,360,779	2,275,063	2,588,742	2,347,607	2,159,962	3.77	85.11
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	2,360,779	2,275,063	2,588,742	2,347,607	2,159,962	3.77	85.11
Total liabilities and capital .....	20,965,562	17,336,303	20,946,518	16,584,848	14,079,630	20.93	120.06
<b>Memoranda</b>							
Non-interest-bearing deposits .....	8,793,664	7,424,679	8,862,260	6,913,842	5,329,608	18.44	122.17
Interest-bearing deposits .....	9,509,203	7,345,422	9,151,838	6,957,744	5,358,490	29.46	130.21
Total deposits .....	18,302,867	14,770,101	18,014,098	13,871,586	10,688,098	23.92	126.27
Long-term debt that reprices within 1 year .....	0	0	0	0	0	0	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,588,742	2,347,607	2,347,607	2,159,963	2,033,649		
Accounting restatements .....	0	0	0	-2,457	782		
Net income .....	57,522	51,853	202,820	154,244	194,451		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	890	131	13,128	10,245	8,507		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	20,000	50,834		
Changes incident to business combinations .....	0	0	256,061	0	0		
Less: Dividends declared .....	23,435	20,061	83,841	96,215	102,265		
Change in other comprehensive income .....	-262,940	-104,467	-147,033	141,827	75,672		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,360,779	2,275,063	2,588,742	2,347,607	2,159,962		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	32.43	37.11	34	31.24	36.10	35	32.09	36.25	35	32.14	36.22	36	37.39	37.78	42
Commercial and industrial loans .....	11.73	10.78	62	16.53	13.88	62	11.66	10.76	61	15.85	13.52	64	15.25	12.02	67
Loans to individuals .....	0.20	3.61	17	0.18	3.42	14	0.21	3.36	16	0.21	3.40	17	0.31	4.20	19
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	2.05	0.17	95	2.66	0.19	95	2.21	0.18	94	2.95	0.19	95	3.29	0.24	95
Other loans and leases.....	4.93	4.19	63	5.35	4.29	64	4.68	4.47	59	5.84	4.63	65	5.98	5.01	60
Net loans and leases.....	50.64	59.31	21	55.11	60.99	27	50.11	58.67	22	56.11	61.58	25	61.63	63.77	33
Debt securities over 1 year.....	36.13	19.47	92	31.13	16.70	94	37.78	19.46	95	30.88	15.55	95	25.96	14.60	91
Mutual funds and equity securities .....	0.01	0.06	37	0	0.06	38	0.01	0.06	38	0	0.05	28	0	0.06	30
Subtotal .....	86.78	80.04	74	86.24	78.43	82	87.89	79.22	87	86.99	78.16	86	87.59	79.65	76
Interest-bearing bank balances .....	3.56	7.18	32	4.07	9.08	20	3.20	8.50	23	2.62	7.51	15	0.17	3.06	1
Federal funds sold and reverse repos .....	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	0.74	1.65	36	0.57	1.59	29	0.70	1.56	40	0.54	1.68	25	0.65	1.91	34
Trading assets .....	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	91.08	91.28	50	90.89	91.48	44	91.80	91.77	50	90.14	91.05	41	88.41	89.53	34
Non-interest cash and due from depository institutions.....	1.07	0.96	63	1.03	1	48	0.73	0.82	41	1.32	1.07	72	1.59	1.14	80
Other real estate owned.....	0	0.01	35	0	0.02	28	0	0.01	34	0	0.02	26	0	0.03	24
All other assets.....	7.84	7.70	54	8.08	7.44	61	7.47	7.35	54	8.54	7.82	60	10	9.27	62
<b>Memoranda</b>															
Short-term investments .....	4.30	10.28	21	4.65	11.92	14	3.91	11.47	16	3.16	11.17	13	0.82	7.63	4
U.S. Treasury securities.....	0.83	1.80	49	0	0.98	13	0.75	1.47	58	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities) .....	3.03	0.79	88	3.95	0.73	92	3.41	0.82	89	4.15	0.63	94	2.69	0.54	93
Municipal securities .....	4.48	1.72	82	4.33	1.77	81	4.76	1.73	83	4.54	1.69	83	3.47	1.34	83
Mortgage-backed securities .....	28.30	14.04	93	23.42	12.38	92	29.33	14.14	92	22.72	11.75	91	20.45	11.44	92
Asset-backed securities .....	0.24	0.56	60	0	0.35	25	0.23	0.50	63	0	0.32	24	0	0.28	25
Other debt securities .....	0	0.55	8	0	0.46	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0.02	0.40	29	0.15	0.46	40	0.05	0.55	32	0.16	0.52	37	0.13	0.39	42
Loans held for investment .....	51.32	59.15	24	55.82	61.15	27	50.81	58.06	25	56.85	61.72	26	62.10	63.50	34
Real estate loans secured by 1–4 family .....	4.81	11.67	20	4.39	11.69	20	4.89	11.46	22	4.28	11.91	21	4.65	13.29	19
Revolving .....	1.21	1.40	52	1.38	1.51	55	1.16	1.42	52	1.54	1.66	55	2.10	2.07	55
Closed-end, secured by first liens .....	3.54	9.94	18	2.96	9.76	16	3.66	9.67	21	2.67	9.81	15	2.44	10.69	15
Closed-end, secured by junior liens .....	0.06	0.17	37	0.06	0.21	26	0.06	0.17	36	0.07	0.22	31	0.11	0.28	38
Commercial real estate loans .....	26.03	23.42	55	25.17	22.27	59	25.62	22.69	56	26.11	22.22	58	30.59	22.23	65
Construction and land development .....	1.95	3.49	38	1.63	3.32	30	1.84	3.34	38	1.62	3.40	31	2.57	3.44	49
Multifamily .....	2.39	3.52	46	2.36	3.21	47	2.37	3.57	46	2.39	3.12	44	2.92	3.01	57
Nonfarm nonresidential .....	21.69	15.11	71	21.18	14.77	73	21.41	14.57	75	22.11	14.72	75	25.10	14.69	79
Real estate loans secured by farmland.....	1.60	0.33	90	1.67	0.33	92	1.58	0.30	92	1.75	0.33	93	2.15	0.36	92

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	63.17	61.87	45	55.82	57.91	38	63.10	61.05	45	56.39	57.15	38	60.08	57.46	46
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	9.36	20.07	17	7.85	19.43	17	9.61	19.86	22	7.51	19.43	17	7.48	20.75	13
Real estate loans secured by 1–4 family.....	2.35	2.35	54	2.46	2.45	54	2.29	2.43	51	2.70	2.64	53	3.37	3.15	53
Revolving .....	7.01	17.49	17	5.39	16.76	14	7.32	17.24	20	4.82	16.59	13	4.11	17.39	11
Closed-end.....	50.69	38.39	68	44.98	35.36	64	50.38	37.86	68	45.81	34.63	66	49.16	33.52	77
Construction and land development.....	3.80	5.82	42	2.91	5.29	30	3.61	5.65	42	2.84	5.26	33	4.12	5.09	48
1–4 family.....	1.65	1.29	68	1.16	1.05	64	1.47	1.18	64	1.13	0.93	64	1.52	0.94	71
Other.....	2.15	4.49	31	1.76	4.21	23	2.14	4.40	31	1.71	4.19	22	2.61	4.02	40
Multifamily.....	4.65	5.66	51	4.22	5.08	51	4.66	5.78	51	4.19	4.96	50	4.70	4.69	60
Nonfarm nonresidential .....	42.24	25	85	37.85	23.47	85	42.11	24.56	87	38.78	22.93	89	40.33	22.15	91
Owner-occupied.....	21.99	8.44	97	20.42	7.93	97	21.73	8.29	96	21.01	7.68	97	21.66	7.72	96
Other.....	20.25	16.32	65	17.42	15.25	58	20.37	15.94	67	17.77	14.95	60	18.67	14.34	66
Real estate loans secured by farmland.....	3.11	0.59	90	2.99	0.56	91	3.11	0.54	92	3.07	0.54	92	3.45	0.55	92
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	22.84	18.81	66	29.54	23.16	73	22.93	18.86	65	27.81	22.17	72	24.51	19.53	69
Loans to individuals .....	0.39	6.52	19	0.33	6.02	16	0.40	6.24	19	0.38	6.13	17	0.50	7.13	15
Credit card loans .....	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	45	0	0.81	42
Agricultural loans.....	4	0.31	94	4.76	0.33	95	4.36	0.34	94	5.18	0.32	96	5.29	0.37	95
Other loans and leases.....	9.60	8.03	67	9.56	8.05	66	9.21	8.75	63	10.25	9.09	65	9.61	9.85	63
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	361.84	395.39	41	348.52	382.51	39	363.24	391.81	40	350.50	381.27	40	375.69	391.26	43
Real estate loans secured by 1–4 family.....	53.61	125.02	20	49.01	124.29	21	55.32	126.06	23	46.69	125.03	19	46.75	138.18	16
Revolving .....	13.47	14.84	53	15.35	16.14	54	13.18	15.44	52	16.75	17.42	54	21.07	21.26	56
Closed-end.....	40.14	108.83	18	33.66	106.79	17	42.14	108.85	21	29.93	106.14	16	25.68	115.20	12
Commercial real estate loans .....	290.39	249.33	59	280.85	237.40	60	289.99	245.88	58	284.75	234.65	57	307.36	229.44	62
Construction and land development.....	21.78	36.95	39	18.18	35.26	32	20.79	35.95	39	17.66	35.62	32	25.78	34.95	45
1–4 family.....	9.47	8.02	63	7.22	6.84	61	8.48	7.42	63	7.05	6.34	60	9.48	6.61	67
Other.....	12.31	28.49	28	10.97	28.01	26	12.31	28.11	26	10.62	28.16	26	16.30	27.32	37
Multifamily.....	26.64	37.99	47	26.36	34.02	50	26.80	38.66	47	26.03	32.74	46	29.39	31.04	55
Nonfarm nonresidential .....	241.97	160.85	76	236.30	157.71	79	242.39	158.05	79	241.06	155.06	79	252.20	152.10	80
Owner-occupied.....	125.99	53.96	94	127.51	52.99	93	125.11	52.99	92	130.62	52.37	93	135.44	53.07	92
Other.....	115.98	105.37	55	108.80	102.29	54	117.28	102.54	56	110.44	100.54	55	116.77	97.41	59
Real estate loans secured by farmland.....	17.84	3.46	91	18.67	3.50	92	17.93	3.22	93	19.06	3.44	92	21.57	3.60	92
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	130.85	113.45	64	184.41	145.22	66	132	114.45	64	172.86	139.91	66	153.28	122.02	66
Loans to individuals .....	2.25	36.67	17	2.06	35.91	15	2.33	34.55	17	2.34	37.47	17	3.12	43.51	17
Credit card loans .....	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	46	0	4.34	43
Agricultural loans.....	22.89	1.66	96	29.71	1.94	96	25.07	1.86	95	32.20	1.88	96	33.07	2.18	95
Other loans and leases.....	55.01	47.86	67	59.68	47.52	66	53	51.06	63	63.70	49.54	66	60.12	52.44	62
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	29.74	30.57	47	25.98	27.81	47	29.85	30.07	49	26.60	27.32	48	28.63	26.45	50
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	170.35	198.65	42	162.20	185.94	41	171.85	195.33	43	165.37	183.76	44	179.03	178.57	49
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	296.34	256.17	59	289.71	243.39	60	296.96	252.85	58	295.99	240.85	58	314.47	236.10	64

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	4.30	10.28	21	4.65	11.92	14	3.91	11.47	16	3.16	11.17	13	0.82	7.63	4
Liquid assets .....	35.08	28.10	73	32.47	27.16	64	36.02	29.03	72	30.81	26.22	65	24.89	22.44	67
Investment securities .....	36.88	21.67	89	31.71	18.78	90	38.48	21.63	93	31.42	17.85	89	26.61	16.99	85
Net loans and leases .....	50.64	59.31	21	55.11	60.99	27	50.11	58.67	22	56.11	61.58	25	61.63	63.77	33
Net loans, leases and standby letters of credit .....	50.81	60.12	20	55.29	61.79	26	50.28	59.49	20	56.29	62.48	25	61.81	64.84	31
Core deposits .....	86.61	76.85	96	84.55	73.69	93	85.24	75.71	95	82.96	70.67	93	74.75	63.09	76
Noncore funding .....	1.24	9.46	2	1.29	11.95	2	1.53	10.30	3	1.58	14.13	1	8.84	19.36	22
Time deposits of \$250K or more .....	0.69	1.46	29	0.62	1.96	17	0.76	1.58	25	0.65	2.11	17	1.08	2.94	19
Foreign deposits .....	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0.21	1.11	37	0.22	1.22	37	0.41	1.23	41	0.45	1.47	39	0.46	1.94	38
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.21	0.44	51	0.22	0.60	49	0.41	0.54	55	0.45	0.54	53	0.46	0.48	53
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0.01	1.03	30	0	1.11	26	0.01	1	29	0	1.24	18	6.72	3.01	88
Earning assets that reprice within 1 year .....	18.22	36.68	9	19.29	38.67	9	17.26	37.37	8	18.89	39.38	10	22.07	39.29	8
Interest-bearing liabilities that reprice within 1 year .....	1.56	6.16	9	1.54	7.73	4	1.65	6.39	6	1.59	8.20	4	2.22	10.19	5
Long-term debt that reprices within 1 year .....	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	16.65	29.01	21	17.75	29.49	23	15.61	29.65	19	17.30	29.11	24	19.84	26.63	31
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-3.53	-1.97	46	-3.89	-0.51	44	-2.71	-2.33	51	-1.82	3.20	40	9.16	14.45	35
Net short-term noncore funding dependence .....	-4.05	-6.65	54	-4.43	-6.88	59	-3.28	-7.71	63	-2.46	-4.76	55	8.45	3.38	61
Short-term investment / Short-term noncore funding .....	546.81	265.83	82	563.02	246.74	88	381.04	273.46	74	310.09	184.19	79	10	77.77	9
Liquid assets - short-term noncore funding / Nonliquid assets .....	52.81	35.38	75	46.86	30.67	76	54.69	36.68	74	43.06	28.18	76	22.20	16.97	73
Net loans and leases / Total deposits .....	58.01	73.06	17	64.69	76.22	19	58.27	72.79	16	67.08	79.43	17	81.19	90.31	28
Net loans and leases / Core deposits .....	58.47	78.05	14	65.18	83.77	14	58.79	78.25	13	67.63	88.34	11	82.45	103.93	15
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-9.43	-3.53	11		0.62		-1.50	0.12	7		1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-18.68	-8.82	12	5.54	1.31	93	0.76	-0.25	76	15.28	4.31	96	3.27	1.36	85
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.15			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	28.49	20.27	62	0	12.84	14	26.65	14.28	74	0	11.38	15	0	12.67	14
Available-for-sale securities .....	71.49	77.97	39	99.99	85.49	88	73.33	83.77	25	100	87.23	91	100	85.40	91
U.S. Treasury securities .....	2.24	8.39	40	0	5.10	13	1.95	6.70	46	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities) .....	8.22	3.73	77	12.45	4.35	83	8.85	4.12	77	13.21	4.01	85	10.10	3.49	84
Municipal securities .....	12.14	7.89	68	13.67	9.71	70	12.37	8.22	70	14.46	9.83	71	13.05	7.75	72
Mortgage-backed securities .....	76.73	65.55	64	73.87	66.67	60	76.21	66.54	58	72.33	66.64	57	76.85	67.43	56
Asset-backed securities .....	0.64	2.78	57	0	1.97	25	0.59	2.50	61	0	1.91	24	0	1.66	24
Other debt securities .....	0	3.16	8	0	3.05	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities .....	0.02	0.30	33	0.01	0.36	35	0.02	0.29	35	0	0.35	28	0	0.40	29
Debt securities 1 year or less .....	2	8.63	22	1.81	9.29	18	1.82	7.78	22	1.70	10.55	15	2.45	11.86	16
Debt securities 1 to 5 years .....	12.74	18.50	44	13.14	16.09	47	11.53	18.25	41	13.86	17.03	49	13.46	17.94	52
Debt securities over 5 years .....	85.23	70.45	74	85.04	72.48	66	86.63	71.11	75	84.43	69.86	67	84.09	66.02	71
Pledged securities .....	12.36	29.79	24	14.64	33.48	24	12.01	32.26	22	16.54	35.67	28	15.71	30.57	31
Structured notes, fair value .....	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	11.95	-1.29	67	1,027.32	156.41	96	56.23	27.98	70	352.40	183.32	79	-31.41	26.69	9
Investment securities .....	40.65	28.40	72	54.70	31.91	74	54.71	31.36	79	39.08	23.62	77	18.27	11.75	73
Core deposits .....	23.88	14.47	80	37.05	29.18	78	29.76	16.94	86	30.74	26.88	71	2.05	11.23	17
Noncore funding .....	15.94	-10.65	84	-75.92	-25.09	1	22.38	-14.79	90	-79	-12.18	0	105.23	6.59	96

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			3,501,849	2,795,123	2,648,804
Commit: Secured commercial real estate loans .....	582,647	357,256	544,709	305,141	317,462
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....			0	0	0
Standby letters of credit .....	35,629	30,601	36,026	29,893	25,692
Commercial and similar letters of credit .....	0	16	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	20,500	0	18,500	0	0
Written options contracts (interest rate) .....	200,842	0	203,563	0	991
Purchased options contracts (interest rate) .....	176,709	0	181,719	0	991
Interest rate swaps .....	1,087,543	1,662,451	1,140,339	1,495,455	1,362,695
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					16.72	22.78	34	16.85	22.01	34	18.81	23.52	41		
Standby letters of credit .....	0.17	0.64	17	0.18	0.67	14	0.17	0.65	18	0.18	0.71	16	0.18	0.84	19
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	41	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	7.09	45.51	27	9.59	42.67	30	7.37	46.30	28	9.02	48.62	24	9.69	68.47	26
Interest rate contracts .....	7.09	33.09	29	9.59	30.32	33	7.37	32.46	29	9.02	34.36	27	9.69	47.31	29
Interest rate futures and forward contracts .....	0.10	4.02	44	0	4.59	13	0.09	3.25	37	0	6.21	12	0	10.67	11
Written options contracts (interest rate) .....	0.96	1.59	65	0	2	9	0.97	1.41	64	0	2.18	9	0.01	2.47	21
Purchased options contracts (interest rate) .....	0.84	1.35	74	0	1.45	22	0.87	1.31	75	0	1.46	22	0.01	2.65	46
Interest rate swaps .....	5.19	19.54	29	9.59	20.33	42	5.44	20.49	27	9.02	20.83	37	9.68	28.86	35
Foreign exchange contracts .....	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					35.62	44.98	49	29.70	42.82	41	30.76	45.53	40		

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,485,594	1,662,451	1,544,121	1,495,455	1,364,677
Interest rate contracts .....	1,485,594	1,662,451	1,544,121	1,495,455	1,364,677
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	20,500	0	18,500	0	0
Written options .....	200,842	0	203,563	0	991
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	200,842	0	203,563	0	991
Purchased options .....	176,709	0	181,719	0	991
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	176,709	0	181,719	0	991
Swaps .....	1,087,543	1,662,451	1,140,339	1,495,455	1,362,695
Held for trading .....	1,485,594	1,662,451	1,544,121	1,495,455	861,704
Interest rate contracts .....	1,485,594	1,662,451	1,544,121	1,495,455	861,704
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	0	0	0	0	502,973
Interest rate contracts .....	0	0	0	0	502,973
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,264,252	1,466,288	1,322,057	1,345,630	1,360,465
One year or less .....	61,860	1,164	45,965	0	12,072
Over 1 year to 5 years .....	415,547	433,441	418,036	394,205	682,057
Over 5 years .....	786,845	1,031,683	858,056	951,425	666,336
Gross negative fair value (absolute value) .....	16,895	35,082	25,947	52,722	19,340
Gross positive fair value .....	16,895	34,814	25,947	52,269	34,659
Held for trading .....	16,895	34,814	25,947	52,269	19,340
Non-traded .....	0	0	0	0	15,319
Current credit exposure on risk-based capital derivative contracts .....	13,093	29,037	22,708	46,139	34,463
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	1.38	10.22	36	0	12.82	8	1.20	11.16	31	0	14.05	7	0	13.49	6
Written options .....	13.52	6.03	81	0	8.11	7	13.18	6.28	78	0	8.18	6	0.07	5.91	14
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	13.52	5.74	82	0	7.80	7	13.18	5.96	82	0	7.73	7	0.07	5.10	16
Purchased options .....	11.89	3.59	85	0	3.58	20	11.77	3.27	86	0	3.42	19	0.07	4.42	39
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	11.89	3.11	87	0	3.15	21	11.77	2.87	88	0	2.86	21	0.07	3.35	41
Swaps .....	73.21	74.58	35	100	69.64	95	73.85	74.26	37	100	68.76	96	99.85	69.75	91
Held for trading .....	100	38.74	97	100	42.14	97	100	40.42	97	100	43.53	96	63.14	44.16	53
Interest rate contracts .....	100	32.48	97	100	36.29	97	100	34.15	97	100	36.62	96	63.14	37.24	61
Foreign exchange contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	0	61.26	2	0	57.86	2	0	59.58	2	0	56.47	3	36.86	55.84	46
Interest rate contracts .....	0	57.41	2	0	54.11	2	0	56.71	3	0	53.82	3	36.86	52.22	48
Foreign exchange contracts .....	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	85.10	92.63	21	88.20	90.92	29	85.62	92.53	24	89.98	91.48	31	99.69	93.86	69
One year or less .....	4.16	27.97	23	0.07	26.80	6	2.98	27.56	18	0	32.05	4	0.88	32.17	4
Over 1 year to 5 years .....	27.97	26.35	52	26.07	28.69	49	27.07	27.01	48	26.36	27.06	53	49.98	30.45	79
Over 5 years .....	52.97	29.53	77	62.06	30.03	81	55.57	29.89	78	63.62	29.56	82	48.83	28.09	71
Gross negative fair value (absolute value) .....	1.14	1.21	50	2.11	1.21	78	1.68	0.98	78	3.53	1.55	85	1.42	0.83	78
Gross positive fair value .....	1.14	1.52	47	2.09	1.70	69	1.68	1.34	69	3.50	2.23	81	2.54	1.19	92
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.06	34	0.02	0.05	54	0.02	0.04	50	0.04	0.07	57	0.01	0.06	48
Gross positive fair value (X) .....	0.01	0.06	32	0.02	0.07	36	0.02	0.05	35	0.04	0.09	39	0.03	0.07	45
Held for trading (X) .....	0.01	0.04	61	0.02	0.05	54	0.02	0.04	56	0.04	0.07	52	0.01	0.06	47
Non-traded (X) .....	0	0.01	4	0	0.01	6	0	0.01	5	0	0.02	4	0.01	0.01	74
Current credit exposure (X) .....	0.01	0.04	34	0.02	0.05	39	0.01	0.04	40	0.03	0.06	42	0.03	0.05	49
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.10	0.47	34	0.27	0.61	39	0.17	0.46	38	0.43	0.85	43	0.33	0.73	48

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	155,578	149,140	149,140	83,968	83,369
Gross losses .....	1,901	3,466	9,064	21,092	15,216
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	1,072	3,420	8,086	6,932	12,322
Net losses .....	829	46	978	14,160	2,894
Provision for loan and lease losses .....	-7,800	-800	4,800	77,700	3,493
Adjustments .....	0	0	2,616	1,632	0
Ending balance .....	146,949	148,294	155,578	149,140	83,968
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.15	0.04	7	-0.02	-0.11	57	0.03	-0.09	80	0.50	0.51	55	0.03	0.15	18
Provision for loan and lease losses / Average loans and leases .....	-0.29	0.06	6	-0.03	-0.20	57	0.05	-0.16	80	0.83	0.82	56	0.04	0.24	15
Provision for loan and lease losses / Net loan and lease losses .....	-940.89	49.50	9	-1,739.13	-168.35	6	490.80	-105.48	87	548.73	487.86	72	120.70	130.58	53
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.37	1.20	70	1.53	1.49	60	1.46	1.23	74	1.58	1.58	57	0.96	0.83	66
Allowance for loan and lease losses / Total loans and leases .....	1.37	1.17	71	1.53	1.47	61	1.46	1.20	75	1.58	1.55	59	0.96	0.81	67
Allowance for loan and lease losses / Net loans and leases losses (X) .....	44.32	38.27	73	805.95	18.09	98	159.08	21.39	95	10.53	11.58	66	29.01	8.03	91
Allowance for loan and lease losses / Nonaccrual assets .....	842.55	355.27	90	441.59	291.29	81	675.22	364.13	86	428.49	299.17	77	253.99	218.72	72
ALLL / 90+ days past due + nonaccrual loans and leases .....	842.55	284.19	94	441.59	246.27	85	675.22	287.08	90	428.49	244.34	84	240.69	151.73	80
Gross loan and lease losses / Average loans and leases .....	0.07	0.17	40	0.14	0.24	39	0.09	0.19	32	0.22	0.34	44	0.18	0.28	41
Recoveries / Average loans and leases .....	0.04	0.07	38	0.14	0.08	81	0.08	0.08	58	0.07	0.07	62	0.14	0.08	85
Net losses / Average loans and leases .....	0.03	0.09	45	0	0.16	14	0.01	0.11	15	0.15	0.27	44	0.03	0.21	17
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	11.83	10.98	63	16.21	7.39	91	38.34	34.67	66	45.56	33.98	74	66.35	36.22	86
Earnings coverage of net loan and lease losses (X) .....	78.80	38.54	77	1,382.63	25.70	98	267.19	39.72	93	19.07	22.91	62	84.69	24.40	89
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.02	-0.01	34	-0.01	0.03	28	-0.01	0.02	22	-0.02	0.04	8	-0.10	0.01	2
Real estate loans secured by 1–4 family .....	-0.12	-0.02	4	-0.03	-0.01	28	-0.07	-0.02	10	-0.28	0.01	0	-0.09	0.01	4
Revolving .....	-0.01	-0.08	53	-0.06	-0.03	25	-0.18	-0.07	16	-0.12	0.01	10	0	0.02	32
Closed-end .....	-0.15	-0.02	3	-0.01	-0.01	41	-0.04	-0.01	19	-0.37	0	0	-0.16	0	1
Commercial real estate loans .....	0	0	39	-0.01	0.05	19	0	0.04	18	0.01	0.07	34	-0.11	0.01	2
Construction and land development .....	-0.01	-0.02	37	-0.07	0	9	-0.15	0	2	-0.26	0	1	-0.94	-0.01	0
1–4 family .....	0	0	12	0	0	16	0	0	25	-0.15	0	1	-0.27	0	1
Other .....	-0.01	-0.01	33	-0.06	0	7	-0.15	0	2	-0.11	0	0	-0.68	-0.01	0
Multifamily .....	0	0	57	0	0	54	0.13	0.01	92	0	0	18	0	0	21
Nonfarm nonresidential .....	0	0.01	38	0	0.07	21	0	0.05	15	0.04	0.11	43	-0.03	0.02	4
Owner-occupied .....	0	0	33	0	0.01	23	0	0.01	67	0.04	0.02	77	0	0.01	55
Other .....	0	0	29	0	0.06	21	-0.01	0.04	12	0	0.08	9	-0.03	0.01	3
Real estate loans secured by farmland .....	0	0	57	0	0	57	0	0	54	0.03	0.02	80	0	0.01	20
Commercial and industrial loans .....	0.22	0.11	76	0.03	0.20	34	0.06	0.17	35	0.16	0.47	28	0.36	0.37	60
Loans to individuals .....	0.70		83	1.06	54	99	0.71	70	1.03	1.13	61			1.17	
Credit card loans .....		1.88			2.41			1.84		-125	2.92	1	-36.36	3.11	1
Agricultural loans .....	-0.09	0	11	-0.01	0.02	16	-0.01	0.02	24	1.26	0.19	89	-0.01	0.08	10
Loans to foreign governments and institutions .....	0		0		0			0			0		0		
Other loans and leases .....	0	0.16	17	-0.03	0.09	12	0	0.10	17	0.49	0.15	89	0.06	0.15	51

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		9,622		14,338		7,447		28,192		24,121					
90+ days past due loans and leases .....		0		0		0		0		1,827					
Nonaccrual loans and leases .....		17,441		33,582		23,041		34,806		33,060					
Total past due and nonaccrual loans and leases .....		27,063		47,920		30,488		62,998		59,008					
Restructured 30–89 days past due .....		131		146		554		147		962					
Restructured 90+ days past due .....		0		0		0		0		19					
Restructured nonaccrual .....		1,517		4,398		3,106		3,736		4,087					
Total restructured loans and leases .....		1,648		4,544		3,660		3,883		5,068					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		6,952		6,006		10,086		6,033		8,403					
Other real estate owned .....		381		521		381		553		552					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.09	0.32	13	0.15	0.33	26	0.07	0.32	8	0.30	0.39	47	0.28	0.43	36
90+ days past due loans and leases .....	0	0.10	10	0	0.11	8	0	0.10	10	0	0.12	9	0.02	0.15	35
Nonaccrual loans and leases .....	0.16	0.44	14	0.35	0.65	22	0.22	0.46	19	0.37	0.66	25	0.38	0.51	35
90+ days past due and nonaccrual loans and leases .....	0.16	0.59	10	0.35	0.82	16	0.22	0.62	13	0.37	0.85	17	0.40	0.71	25
30–89 days past due restructured .....	0	0.01	43	0	0.01	52	0.01	0.01	64	0	0.01	44	0.01	0.01	62
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	63
Nonaccrual restructured .....	0.01	0.10	22	0.05	0.13	33	0.03	0.10	29	0.04	0.13	27	0.05	0.14	30
30–89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.09	0.32	13	0.15	0.33	25	0.07	0.32	8	0.30	0.40	47	0.28	0.43	36
90+ days past due assets .....	0	0.10	9	0	0.11	8	0	0.10	9	0	0.12	8	0.02	0.15	33
Nonaccrual assets .....	0.16	0.45	14	0.35	0.66	22	0.22	0.47	19	0.37	0.67	25	0.38	0.53	34
30+ days past due and nonaccrual assets .....	0.25	0.94	7	0.49	1.18	18	0.29	0.97	9	0.67	1.29	24	0.67	1.19	25
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.08	0.35	10	0.19	0.50	14	0.11	0.36	13	0.21	0.52	18	0.25	0.44	24
90+ days past due and nonaccrual assets + other real estate owned .....	0.09	0.36	8	0.20	0.53	13	0.11	0.37	11	0.21	0.55	14	0.25	0.48	20
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.12	0.41	11	0.23	0.58	13	0.16	0.41	15	0.25	0.60	16	0.31	0.53	24
Allowance for loan and lease losses .....	16.95	62.77	7	27.15	69.27	14	21.89	62.64	12	27.85	66.66	14	51.21	115.41	15
Equity capital + allowance for loan and lease losses .....	0.99	3.67	6	1.66	5.03	11	1.24	3.60	12	1.66	4.97	13	1.92	4.28	19
Tier 1 capital + allowance for loan and lease losses .....	1.32	4.23	9	2.56	5.96	13	1.82	4.30	15	2.70	6.05	18	3.07	5.65	23
Loans and leases + other real estate owned .....	0.23	0.69	11	0.41	0.97	14	0.32	0.71	20	0.44	0.97	15	0.49	0.85	23

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.02	0.26	6	0.23	0.31	45	0.04	0.26	9	0.40	0.39	60	0.21	0.38	29
	90+ days past due .....		0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0.03	0.16	49
	Nonaccrual.....		0.09	0.51	10	0.28	0.76	18	0.12	0.52	15	0.31	0.76	19	0.17	0.46	21
Commercial and industrial	30–89 days past due .....		0.13	0.26	38	0.01	0.22	10	0.14	0.24	44	0.22	0.23	62	0.40	0.31	71
	90+ days past due .....		0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.28	0.53	35	0.34	0.69	32	0.40	0.57	43	0.35	0.75	28	0.58	0.83	40
Individuals	30–89 days past due .....		0.06	0.67	15	0.13	0.53	18	0.02	0.63	14	0.08	0.83	11	0.24	0.83	21
	90+ days past due .....		0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.03	0.16	35	0.44	0.22	79	0.04	0.17	38	0.11	0.28	44	0.02	0.17	29
Depository institution loans	30–89 days past due .....			0			0.01			0.01			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due .....		1.12	0.16	92	0.34	0.17	77	0.25	0.07	83	0.19	0.17	72	0.82	0.24	86
	90+ days past due .....		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.32	0.71	68	0.97	0.44	80	0.35	0.70	72	1.05	0.49	80	0.66	0.67	69
Foreign governments	30–89 days past due .....			0			0.03			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.01	0.13	40	0	0.13	37	0.01	0.12	43	0.01	0.18	38	0.03	0.20	39
	90+ days past due .....		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.33	0.08	88	0.42	0.15	81	0.36	0.09	87	0.41	0.15	82	1.02	0.13	94

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
	0.05	0.44	5	0.72	0.47	77	0.11	0.46	11	0.56	0.65	56	0.47	0.67	43	
1–4 family	30–89 days past due .....	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0.02	0.31	41
	90+ days past due .....	0.12	0.68	9	0.23	0.88	12	0.24	0.71	19	0.28	0.89	16	0.50	0.73	41
Revolving	30–89 days past due .....	0	0.27	13	0.09	0.31	25	0.12	0.28	32	0.03	0.48	11	0.10	0.45	16
	90+ days past due .....	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0.03	0.05	66
	Nonaccrual .....	0.07	1.02	19	0.37	1.31	23	0.13	1.18	19	0.38	1.13	30	0.68	1	54
Closed-end	30–89 days past due .....	0.06	0.46	9	1.01	0.48	86	0.11	0.49	16	0.85	0.65	72	0.78	0.70	65
	90+ days past due .....	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0.01	0.35	38
	Nonaccrual .....	0.14	0.66	11	0.17	0.85	10	0.27	0.67	22	0.23	0.87	16	0.36	0.70	32
Junior lien	30–89 days past due .....	0	0.01	12	0	0.01	9	0	0.01	11	0.03	0.02	74	0	0.02	9
	90+ days past due .....	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual .....	0	0.03	25	0.11	0.05	81	0.06	0.03	76	0.13	0.04	90	0.16	0.04	92
Commercial real estate	30–89 days past due .....	0.02	0.16	13	0.16	0.22	55	0.03	0.15	26	0.40	0.26	73	0.17	0.18	56
	90+ days past due .....	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0.04	0.03	70
	Nonaccrual .....	0.02	0.37	8	0.17	0.62	17	0.03	0.38	10	0.18	0.62	19	0.09	0.23	28
Construction and development	30–89 days past due .....	0	0.19	17	0	0.22	15	0	0.17	17	0.05	0.28	38	0.26	0.28	65
	90+ days past due .....	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.17	15	0.07	0.50	41	0	0.20	15	0.08	0.41	43	0	0.20	12
1–4 family	30–89 days past due .....	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0.26	0.06	90
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due .....	0	0.14	20	0	0.16	17	0	0.13	21	0.05	0.22	50	0	0.20	15
	90+ days past due .....	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0	0.14	17	0.07	0.43	48	0	0.16	18	0.08	0.35	50	0	0.17	14
Multifamily	30–89 days past due .....	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0.10	0.08	71
	90+ days past due .....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0	0.12	25	0.17	0.13	73	0	0.17	21	0.17	0.11	76	0	0.05	21
Nonfarm non-residential	30–89 days past due .....	0.02	0.13	21	0.19	0.20	56	0.04	0.13	37	0.47	0.23	78	0.17	0.14	63
	90+ days past due .....	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0.05	0.03	74
	Nonaccrual .....	0.02	0.45	9	0.18	0.78	12	0.04	0.45	11	0.19	0.80	16	0.11	0.28	25
Owner Occupied	30–89 days past due .....	0.02	0.04	40	0.02	0.06	38	0.02	0.04	46	0.01	0.07	26	0.13	0.07	78
	90+ days past due .....	0	0	38	0	0	33	0	0	37	0	0	33	0.05	0.01	84
	Nonaccrual .....	0.02	0.17	18	0.17	0.32	36	0.04	0.17	24	0.19	0.27	39	0.08	0.16	36
Other	30–89 days past due .....	0	0.08	12	0.17	0.12	70	0.02	0.08	48	0.46	0.14	85	0.04	0.07	47
	90+ days past due .....	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual .....	0	0.24	16	0.01	0.40	10	0	0.23	18	0.01	0.44	12	0.02	0.10	33
Farmland	30–89 days past due .....	0	0.17	31	0	0.13	30	0.02	0.10	64	0	0.11	30	0.27	0.23	70
	90+ days past due .....	0	0	45	0	0.01	45	0	0	45	0	0	45	0.02	0.01	86
	Nonaccrual .....	1.09	0.67	76	2.12	1.14	76	1.13	0.69	80	2.24	1.13	77	0.66	0.84	59
Credit card	30–89 days past due .....		0.87			0.75			0.81		0	0.95	7	0	1.19	6
	90+ days past due .....		0.45			0.56			0.45		0	0.63	13	0	0.78	12
	Nonaccrual .....		0.12			0.10			0.10		0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,860,242	1,590,295	1,859,353	1,590,164	1,599,919										
Retained earnings .....	740,408	626,371	710,350	594,416	519,676										
Accumulated other comprehensive income (AOCI) .....	-227,778	77,728	35,162	182,194	40,367										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,372,872	2,294,394	2,604,865	2,366,774	2,159,962										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	856,433	791,696	858,722	793,622	802,393										
Accumulated other comprehensive income-related adjustments .....	-227,778	77,728	35,162	182,194	40,367										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,744,217	1,424,970	1,710,981	1,390,958	1,317,202										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,744,217	1,424,970	1,710,981	1,390,958	1,317,202										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	1,744,217	1,424,970	1,710,981	1,390,958	1,317,202										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	10,000	35,046	10,000	35,092	35,277										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	142,143	136,078	147,211	134,970	87,398										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	152,143	171,124	157,211	170,062	122,675										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	152,143	171,124	157,211	170,062	122,675										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,896,360	1,596,094	1,868,192	1,561,020	1,439,877										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	21,038,833	16,911,013	20,874,106	16,496,414	13,750,840										
Less: Deductions from common equity tier 1 capital .....	856,433	791,696	858,722	793,622	802,393										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	20,182,400	16,119,317	20,015,384	15,702,792	12,948,447										
Total risk-weighted assets .....	13,545,061	10,884,298	13,146,341	10,801,785	10,583,559										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	12.88	12.18	67	13.09	12.54	64	13.01	12.37	67	12.88	12.35	64	12.45	12.11	61
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	12.88	12.88	57	13.09	13.31	54	13.01	13.11	59	12.88	13.08	54	12.45	12.78	51
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	14	14.72	44	14.66	15.37	45	14.21	14.91	44	14.45	15.23	44	13.60	14.36	43
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.64	9.06	37	8.84	9.15	42	8.55	8.98	39	8.86	9.13	43	10.17	9.76	65
Supplementary leverage ratio, advanced approaches HCs .....		6.62			7.94			6.71			8.72			7.41	

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			39			23			394			134				138	69.57	34.48
Other insurance activities income .....			39			23			394			134				138	69.57	34.48
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			305,051			243,563			298,396			242,454				231,808	25.25	76.87

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0.02	0.38	46	0.02	0.38	38	0.06	0.36	50	0.02	0.41	39	0.02	0.47	38			
Premium income / Insurance activities revenue .....	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	16.13	12.22	67	15.48	11	66	15.99	12	64	15.74	11.03	66	16.54	11.51	70			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019	
<b>Foreign Activities</b>									
Total foreign loans and leases .....	19,334		22,067		19,970		22,702		26,163
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans .....	19,334		22,067		19,970		22,702		26,163
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0
Loans to foreign governments and institutions .....	0		0		0		0		0
Loans to individuals .....	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities .....	0		0		0		0		0
Interest-bearing bank balances .....	0		0		0		0		0
Total selected foreign assets .....	19,334		22,067		19,970		22,702		26,163
Total foreign deposits .....	0		0		0		0		0
Interest-bearing deposits .....	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
<b>Analysis Ratios</b>									
Yield: Foreign loans .....	0	0.70	33	0	0.69	33	0	0.66	33
Cost: Interest-bearing deposits.....	0.14			0.13			0.14		
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans .....		0.72			0.37			0.20	
Commercial and industrial loans .....		1.62			1.94			0.79	
Foreign governments and institutions .....		0			0			0	
<b>Growth Rates</b>									
Net loans and leases.....	-12.39	10.28	29	-10.14	-6.17	44	-12.03	6.83	27
Total selected assets.....	-12.39	17.19	23	-10.14	-2.56	41	-12.03	9.48	25
Deposits .....		-5.48			2.95			0.73	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
<b>30–89 Days Past Due Securitized Assets</b>						1-Year    5-Year
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines .....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

## Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	23,003	17,001	108,016	89,013	168,100	35.30	79.71
Dividends .....	23,000	17,000	108,000	89,000	168,000	35.29	79.69
Interest .....	3	1	16	13	100	200.00	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from nonbank subsidiaries .....	0	0	500	0	0	0	
Dividends .....	0	0	500	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from subsidiary holding companies .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Total income from subsidiaries .....	23,003	17,001	108,516	89,013	168,100	35.30	79.71
Securities gains (losses) .....	0	0	0	0	0	0	
Other operating income .....	-8	9	-18	37	68		
Total operating income .....	22,995	17,010	108,498	89,050	168,168	35.19	79.62
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0	0	
Interest expense .....	190	468	1,984	1,883	1,871	-59.40	
Other expenses .....	3,943	725	4,344	2,701	2,902	443.86	575.17
Provision for loan and lease losses .....	0	0	0	0	0	0	
Total operating expenses .....	4,133	1,193	6,328	4,584	4,773	246.44	607.71
Income (loss) before taxes .....	18,862	15,817	102,170	84,466	163,395	19.25	54.38
Applicable income taxes (credit) .....	-869	-248	-1,329	-952	-967		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	19,731	16,065	103,499	85,418	164,362	22.82	58.84
Equity in undistributed income of subsidiaries .....	37,791	35,788	99,321	68,826	30,089	5.60	125.25
Bank subsidiaries .....	37,368	35,578	98,609	68,308	29,779	5.03	122.75
Nonbank subsidiaries .....	423	210	712	518	310	101.43	42200.00
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	57,522	51,853	202,820	154,244	194,451	10.93	97.00
<b>Memoranda</b>							
Bank net income .....	60,368	52,578	206,609	157,308	197,779	14.82	104.11
Nonbank net income .....	423	210	1,212	518	310	101.43	42200.00
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,363,723	99.09	2,294,819	99.29	2,589,218	99.21	2,363,692	2,156,039	3.00	87.33
Common and preferred stock .....		2,363,723	99.09	2,294,819	99.29	2,589,218	99.21	2,363,692	2,156,039	3.00	87.33
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		7,521	0.32	6,409	0.28	7,175	0.27	6,215	5,671	17.35	51.05
Common and preferred stock .....		7,521	0.32	6,409	0.28	7,175	0.27	6,215	5,671	17.35	51.05
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		5,431	0.23	3,647	0.16	5,765	0.22	7,234	27,805	48.92	44.17
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		4,729	0.20	4,729	0.20	4,729	0.18	4,729	4,729	0.00	67457.14
Other assets .....		3,937	0.17	1,740	0.08	3,054	0.12	1,668	1,675	126.26	-23.48
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,385,341	100.00	2,311,344	100.00	2,609,941	100.00	2,383,538	2,195,919	3.20	86.99
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		10,000	0.42	35,046	1.52	10,000	0.38	35,092	35,277	-71.47	
Other liabilities .....		4,253	0.18	1,235	0.05	890	0.03	839	680	244.37	1237.42
Balance due to subsidiaries and related institutions .....		10,310	0.43	0	0	10,310	0.40	0	0	0	
Total liabilities .....		24,563	1.03	36,281	1.57	21,200	0.81	35,931	35,957	-32.30	7624.21
Equity Capital .....		2,360,778	98.97	2,275,063	98.43	2,588,741	99.19	2,347,607	2,159,962	3.77	85.11
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		1,931,076	80.96	1,661,129	71.87	1,930,187	73.96	1,660,998	1,650,753	16.25	93.17
Common surplus .....		0	0	0	0	0	0	0	0	0	
Retained earnings .....		728,314	30.53	607,039	26.26	694,226	26.60	575,248	519,676	19.98	152.67
Accumulated other comprehensive income .....		-227,778	-9.55	77,728	3.36	35,162	1.35	182,195	40,367		
Other equity capital components .....		-70,834	-2.97	-70,833	-3.06	-70,834	-2.71	-70,834	-50,834		
Total liabilities and equity capital .....		2,385,341	100.00	2,311,344	100.00	2,609,941	100.00	2,383,538	2,195,919	3.20	86.99
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		10,310	0.43	0	0	10,310	0.40	0	0	0	
Notes payable to subsidiaries that issued TPS .....		10,310	0.43	0	0	10,310	0.40	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
<b>Profitability</b>																
Net income / Average equity capital.....	9.08	9.94	43	8.84	12.54	22	8.44	11.94	17	6.82	7.29	40	9.19	9.68	43	
Bank net income / Average equity investment in banks .....	9.75	10.44	45	9.03	12.55	22	8.70	11.80	22	6.91	7.45	40	9.32	10.51	42	
Nonbank net income / Average equity investment in nonbanks .....	23.03	11.36	78	13.31	12.53	60	18.34	13.12	69	8.80	9.75	58	5.65	7.89	55	
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.34			11.69			10.11			7.01			8.55		
Bank net income / Parent net income .....	104.95	97.54	65	101.40	95.97	48	101.87	96.79	52	101.99	88.16	46	101.71	82.22	43	
Nonbank net income / Parent net income .....	0.74	3.43	52	0.40	2.83	45	0.60	3.40	47	0.34	3.59	42	0.16	5.93	36	
Subsidiary holding companies' net income / Parent net income .....		80.23			65.70			65.35			68.34				74	
<b>Leverage</b>																
Total liabilities / Equity capital .....	1.04	16.87	11	1.59	17.74	16	0.82	16.81	12	1.53	20.06	13	1.66	20.43	13	
Total debt / Equity capital .....	0.42	11.65	26	1.54	11.90	28	0.39	11.71	25	1.49	14.41	24	1.63	14.31	30	
Total debt + notes payable to subs that issued TPS / Equity capital .....	0.86	13.71	17	1.54	14.30	18	0.78	13.63	17	1.49	16.67	17	1.63	16.36	16	
Total debt + Loans guaranteed for affiliate / Equity capital .....	0.42	11.72	26	1.54	12.02	28	0.39	11.77	25	1.49	14.68	24	1.63	14.56	30	
Total debt / Equity capital – excess over fair value .....	0.42	11.75	26	1.54	12	28	0.39	11.81	25	1.49	14.52	24	1.63	14.51	30	
Long-term debt / Equity capital .....	0.42	11.08	26	1.54	11.33	28	0.39	10.95	25	1.49	13.56	24	1.63	13.04	30	
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital .....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt .....		11.26	40.81	25	32.43	35.48	46	10.96	39.86	26	31.95	34.67	46	33.57	28.44	58
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	100.44	103.47	42	101.15	102.85	43	100.30	103.22	41	100.95	102.81	40	100.08	103.22	37	
Total investment in subs / Equity capital.....	100.44	108.45	34	101.15	108.21	33	100.30	108.40	32	100.95	110.16	27	100.08	111.07	24	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	0.05	0.38	42	0.13	0.22	45	0.04	0.29	43	0.14	0.47	42	0.01	0.36	36	
Equity investment in subs – equity cap / Net income-div (X).....	0.08	1.31	10	0.21	0.74	17	0.06	1.05	6	0.38	1.82	14	0.02	1.22	6	
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	86.56	129.62	33	81.20	111.20	36	121.80	152.85	40	89.29	136.59	19	158.01	177.68	48	
Cash from ops + noncash items + op expense / Op expense + dividend .....	109.33	125.04	48	96.75	98.58	43	136.76	154.48	47	99.92	147.24	22	166.55	190.27	47	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	98.79	98.29	52	83.12	85.35	42	98.83	98.54	46	79.59	134.08	15	118.34	116.34	59	
Pretax operating income + interest expense / Interest expense .....	10,027.37	2,251.18	89	3,479.70	1,142.88	89	5,249.70	1,835.33	90	4,585.71	2,016.32	85	8,833.03	1,968.54	92	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	8,092.37	1,728.15	93	3,479.70	1,357.31	85	5,118.17	1,770.77	89	4,585.71	1,539.23	88	8,833.03	1,632.83	94	
Dividends + interest from subsidiaries / Interest expense + dividends .....	97.37	145.40	36	82.81	117.86	38	126.44	174.12	37	90.74	150.43	21	161.42	210.80	39	
Fees + other income from subsidiaries / Salary + other expenses.....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X).....		20.52			33.13			47.61			35.64				57.11	
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	0.14	3.42	34	0.14	3.97	33	0.23	3.44	37	0.30	3.85	36	1.26	2.64	48	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.24			0.05			0.17			0.10			0.04		
Nonaccrual.....		0.75			1.22			0.92			1.03			0.54		
Total .....		1			1.27			1.09			1.13			0.58		
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries.....	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12	
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	118.77	64.91	88	124.87	74.87	84	81.01	66.37	66	112.64	81.10	83	62.22	57.84	62
Dividends declared / Net income .....	40.74	33.46	63	38.69	23.13	77	41.34	28.27	79	62.38	42.29	80	52.59	33.08	83
Net income – dividends / Average equity.....	5.38	6.76	41	5.42	9.52	19	4.95	8.62	16	2.56	4.14	30	4.36	6.46	21
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	98.14	124.34	39	84.74	101.14	42	128.82	155.92	42	92.50	132.17	30	164.28	178.13	47
Dividends from nonbank subsidiaries .....	0	1.65	31	0	3.28	30	0.60	4.90	60	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	98.14	153.16	32	84.74	128.99	34	129.41	203.53	34	92.50	174.85	20	164.28	260.40	34
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	38.10	43.39	44	32.33	30.63	52	52.27	45.96	54	56.58	60.28	49	84.94	66.55	71
Interest income from bank subsidiaries.....	0	0.15	56	0	0.12	50	0.01	0.11	57	0.01	0.36	48	0.05	0.54	54
Management and service fees from bank subsidiaries .....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	38.10	49.34	41	32.33	33.49	50	52.28	51.33	50	56.59	62.88	48	84.99	69.36	65
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	31.46	24	0	47.24	21	41.25	62.63	41	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	0	39.06	17	0	69.48	11	41.25	87.22	37	0	79.84	8	0	150.41	6
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				61.23
Interest income from subsidiary holding companies .....		11.88			6.44			5.26			8.40				6.54
Management and service fees from subsidiary holding companies .....		0.52			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies .....		-3.33			-1.46			-0.40			0.01				0.29
Operating income from subsidiary holding companies .....		126.86			34.47			58.37			55.20				76.49
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100.02	60.28	97	99.94	58.57	87	99.54	74.16	77	99.94	69.76	90	99.90	67.32	90
Interest income from bank subsidiaries.....	0.01	1.04	53	0.01	0.72	46	0.01	0.23	56	0.01	0.63	45	0.06	0.80	51
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	100.03	73.91	92	99.95	71.70	79	99.56	83.13	68	99.96	82.20	84	99.96	78.80	90
Dividends from nonbank subsidiaries .....	0	4.30	30	0	5.32	29	0.46	3.07	58	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	6.88	25	0	10.59	21	0.46	4.67	52	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies .....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies .....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt .....	103.10	28.43	87	0	29.59	12	103.10	26.38	89	0	27.08	12	0	28.33	11